## Exhibit 5

From:

John Gardynik

Sent:

Saturday, July 27, 2013 5:21 AM

To:

Steve Kaczmarek; bpim@express-scripts.com

Subject:

RE: Smart's 2014 bids

Attachments:

(C)(3) 2014 Plan Design and Bid Information.xlsx; Formulary enhanced detail report

Smart D CY2014 version 4.xlsx

Attached please find the 2014 formulary and bid information.

Brit, please let me know if there is more information that you would like to see. Feel free to give me a call today.

**Thanks** 

John Gardynik **Chief Executive Officer Smart Insurance Company** 

Direct: (440) 394-0141 | Cell: (440) 265-0019 | Fax: (440) 545-3528

30775 Bainbridge Road | Suite 210 | Solon, OH | 44139 E-mail: john.gardynik@smartdrx.com | smartdrx.com

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----Original Message----

From: Steve Kaczmarek [mailto:steve.kaczmarek@milliman.com]

Sent: Friday, July 26, 2013 5:58 PM

To: John Gardynik

Cc: bpim@express-scripts.com Subject: RE: Smart's 2014 bids

Thanks for the heads up - I'll be happy to provide them with what they need.

----Original Message----

From: John Gardynik [mailto:john.gardynik@smartdrx.com]

Sent: Friday, July 26, 2013 5:55 PM

To: Steve Kaczmarek

Cc: bpim@express-scripts.com

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Subject: Smart's 2014 bids

Steve,

I hope this note finds you well.

To make a long story short, confidentially Smart is entertaining a strategic relationship with ESRX, hence why Brit Pim of Express is copied.

I will send out a copy of our 2014 bid to both of you tomorrow. Feel free to discuss our bid with ESRX's actuaries in the Milliman Milwaukee office during the next week should you get a request to do so.

Thanks

## Sent from my iPad

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